

## Fill in this information to identify the case:

Debtor 1 TODD M. SMITH

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 18-22548GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: JPMORGAN MORTGAGE ACQUISITION CORP Court claim no. (if known): 15

Last 4 digits of any number you use to identify the debtor's account 5 5 3 4

Property Address: 3923 LAUREL OAKS CL  
MURRYSVILLE PA 15688

**Part 2: Cure Amount**

| Total cure disbursements made by the trustee:  | Amount               |
|--|----------------------|
| a. Allowed prepetition arrearage:  | (a) \$ <u>162.14</u> |
| b. Prepetition arrearage paid by the trustee:  | (b) \$ <u>162.14</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) \$ <u>0.00</u>   |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u>   |
| e. Allowed postpetition arrearage:   | (e) \$ <u>0.00</u>   |
| f. Postpetition arrearage paid by the trustee:   | + (f) \$ <u>0.00</u> |
| g. <b>Total.</b> Add lines b, d, and f.  | (g) \$ <u>162.14</u> |

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$2,577.73

The next postpetition payment is due on 8 / 1 / 2023  
MM / DD / YYYY

 Mortgage is paid directly by the debtor(s).

Debtor 1 TODD M. SMITH  
Name

Case number (if known) 18-22548GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/01/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **TODD M. SMITH**  
Name

Case number (if known) **18-22548GLT**

### Disbursement History

| Date                                     | Check # | Name         | Posting Type                  | Amount        |
|--|---------|--------------|-------------------------------|---------------|
| <b><u>MORTGAGE ARR. (Part 2 (b))</u></b> |         |              |                               |               |
| 03/26/2021                               | 1191527 | LOANCARE LLC | AMOUNTS DISBURSED TO CREDITOR | 162.14        |
|  |         |              |                               | <u>162.14</u> |

### **MORTGAGE REGULAR PAYMENT (Part 3)**

|            |         |                                  |                                  |                 |
|------------|---------|----------------------------------|----------------------------------|-----------------|
| 11/27/2018 | 1099187 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 6,871.06        |
| 01/25/2019 | 1105456 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 5,371.27        |
| 02/25/2019 | 1108745 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 2,676.33        |
| 04/26/2019 | 1115270 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 5,330.16        |
| 05/24/2019 | 1118674 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 2,660.72        |
| 06/25/2019 | 1122058 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 2,685.39        |
| 07/29/2019 | 1125489 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 2,682.96        |
| 08/27/2019 | 1128982 | DITECH FINANCIAL LLC(*)          | AMOUNTS DISBURSED TO CREDITOR    | 2,703.49        |
| 09/24/2019 | 1133176 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,702.19        |
| 11/25/2019 | 1139973 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 1,895.96        |
| 12/23/2019 | 1143352 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 3,653.43        |
| 01/28/2020 | 1146811 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 3,452.96        |
| 02/25/2020 | 1150335 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 5,643.77        |
| 03/23/2020 | 1153816 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,838.08        |
| 05/26/2020 | 1160618 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 1,998.86        |
| 06/26/2020 | 1163755 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,727.46        |
| 07/29/2020 | 1166876 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,993.76        |
| 08/25/2020 | 1169953 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 3,060.27        |
| 09/28/2020 | 1173040 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 3,060.19        |
| 11/24/2020 | 1179203 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,825.83        |
| 12/21/2020 | 1182156 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 5,796.34        |
| 02/22/2021 | 1188247 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 5,688.90        |
| 03/26/2021 | 1191527 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 3,884.04        |
| 04/26/2021 | 1194788 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 757.23          |
| 05/25/2021 | 1197920 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 2,662.62        |
| 06/25/2021 | 1201102 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 4,167.63        |
| 07/13/2021 | 1201102 | LOANCARE LLC                     | CANCELLED CHECK TO CREDITOR/CONT | -4,167.63       |
| 07/26/2021 | 1204305 | LOANCARE LLC                     | AMOUNTS DISBURSED TO CREDITOR    | 5,367.62        |
| 08/26/2021 | 1207339 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 4,797.46        |
| 09/24/2021 | 1210458 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,549.45        |
| 10/25/2021 | 1213536 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,549.45        |
| 11/22/2021 | 1216573 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,549.45        |
| 12/23/2021 | 1219633 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,549.45        |
| 01/26/2022 | 1222706 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,549.45        |
| 02/23/2022 | 1225600 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 1,448.70        |
| 03/25/2022 | 1228549 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 3,596.90        |
| 04/26/2022 | 1231570 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 05/25/2022 | 1234605 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 06/27/2022 | 1237626 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 07/26/2022 | 1240580 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 08/24/2022 | 1243481 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 09/27/2022 | 1246343 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 10/25/2022 | 1249178 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 11/23/2022 | 1251957 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,496.15        |
| 12/22/2022 | 1254728 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 1,439.68        |
| 02/23/2023 | 1260085 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 5,913.13        |
| 04/25/2023 | 1265667 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,988.83        |
| 05/25/2023 | 1268517 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,985.56        |
| 06/26/2023 | 1271420 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | 2,985.21        |
| 07/25/2023 | 1274199 | JPMORGAN MORTGAGE ACQUISITION CO | AMOUNTS DISBURSED TO CREDITOR    | <u>1,650.12</u> |
|            |         |                                  |                                  | 152,512.93      |

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

TODD M. SMITH  
3923 LAUREL OAK CIRCLE  
MURRYSVILLE, PA 15668

KENNETH STEIDL ESQ  
STEIDL & STEINBERG  
707 GRANT ST STE 2830  
PITTSBURGH, PA 15219

JPMORGAN MORTGAGE ACQUISITION CORP  
C/O RUSHMORE SERVICING  
PO BOX 619094  
DALLAS, TX 75261-9741

RUSHMORE SERVICING  
PO BOX 619096  
DALLAS, TX 75261-9741

POWERS KIRN LLC  
8 NESHAMINY INTERPLEX STE 215  
TREVOSE, PA 19053

2/1/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee